

## ARF 743: Housing Finance – EFS to Domestic Books High Level Mapping

2. New borrower-accepted commitments for housing loans – by location and purpose						
EFS Form	Location	Loan Purpose	Property Purpose	Item	DB Form	Item
ARF_743_0	National*	External refinance	Owner Occupied	Value	ARF_392**	BSAO13089
ARF_743_0	National*	Construction of new dwellings	Owner Occupied	Value	ARF_392**	BSAO13083
ARF_743_0	National*	Alterations, additions and repairs	Owner Occupied	Value	ARF_392**	BSAO13091
ARF_743_0	National*	Newly erected dwellings	Owner Occupied	Value	ARF_392**	BSAO13084
ARF_743_0	National*	Existing dwellings	Owner Occupied	Value	ARF_392**	BSAO13085
ARF_743_0	National*	All purposes; excluding external & internal refinance	Owner Occupied	Value	ARF_392**	SUM(BSAO13083,BSAO13084,BSAO13085)
ARF_743_0	National*	All purposes; including external refinance; excluding internal refinance	Owner Occupied	Value	ARF_392**	SUM(BSAO13083,BSAO13084,BSAO13085,BSAO13089)
ARF_743_0	National*	External refinance	Investment Housing	Value	ARF_392**	BSAO13236***
ARF_743_0	National*	All purposes; excluding external & internal refinance	Investment Housing	Value	ARF_392**	BSAO13234

ARF_743_0	National*	All purposes; including external refinance; excluding internal refinance	Investment Housing	Value	ARF_392**	SUM(BSAO13234,BSAO13236***)
ARF_743_0	National*	Residential Land	Owner Occupied; Investment Housing	Value	ARF_394**	BSAO13227
ARF_743_0	National*	External refinance	Owner Occupied	Number	ARF_392**	BSAO13081
ARF_743_0	National*	Construction of new dwellings	Owner Occupied	Number	ARF_392**	BSAO13075
ARF_743_0	National*	Newly erected dwellings	Owner Occupied	Number	ARF_392**	BSAO13076
ARF_743_0	National*	Existing dwellings	Owner Occupied	Number	ARF_392**	BSAO13077
ARF_743_0	National*	All purposes; excluding external & internal refinance	Investment Housing	Number	ARF_392**	SUM(BSAO13075,BSAO13076,BSAO13077)
ARF_743_0	National*	All purposes; including external refinance; excluding internal refinance	Investment Housing	Number	ARF_392**	SUM(BSAO13075,BSAO13076,BSAO13077,BSAO13081)

\*Includes all states/territories except for 'other Australian territories & overseas'

\*\*Includes all state and territory forms

\*\*\*BSAO13236 is a refinancing item which may include more than just refinancing for investment dwellings. Presumed BSAO13236 is predominantly investment dwelling refinancing.

### 3. New borrower-accepted commitments for housing loans to resident first-home buyers – by location

EFS Form	Location	Property Purpose	Item	DB Form	Item
ARF_743_0	National*	Owner Occupied	Value	ARF_392**	SUM(BSAO13100,BSAO13102,BSAO13104)
ARF_743_0	National*	Owner Occupied	Number	ARF_392**	SUM(BSAO13093,BSAO13095,BSAO13097)

\*Includes all states/territories except for 'other Australian territories & overseas'

\*\*Includes all state and territory forms

### 4. Revolving housing loans to residents

EFS Form	Description	Item	DB Form	Item
ARF_743_0	New borrower-accepted commitments during the month; owner occupied	BSAO28512	ARF_392**	SUM(BSAO13102,BSAO13103)

\*\*Includes all state and territory forms

### 5. Fixed-term housing loans to residents – stocks and flows reconciliation

EFS From	Description	Property purpose	Item	DB Form	Item
ARF_743_0	5.1. Fixed-term housing loan credit outstanding at the end of the previous month	Owner Occupied	BSAO28518	ARF320.8	BSAO19744
ARF_743_0	5.2. Drawdowns for new loans	Owner Occupied	BSAO28520	ARF320.8	BSAO19745
ARF_743_0	5.3. Other drawdowns	Owner Occupied	BSAO28522	ARF320.8	
ARF_743_0	5.6. Interest charged	Owner Occupied	BSAO28530	ARF320.8	BSAO19746
ARF_743_0	5.7. Scheduled repayments	Owner Occupied	BSAO28532	ARF320.8	BSAO19747
ARF_743_0	5.8. Excess repayments due to discharge of loan	Owner Occupied	BSAO28534	ARF320.8	BSAO19748
ARF_743_0	5.9. Other excess repayments	Owner Occupied	BSAO28536	ARF320.8	BSAO19749
ARF_743_0	5.10. Repayment deficiencies	Owner Occupied	BSAO28538	ARF320.8	BSAO19750
ARF_743_0	5.11. Net write-offs	Owner Occupied	BSAO28540	ARF320.8	BSAO19751
ARF_743_0	5.13. Other changes to the balance of loan credit outstanding between reporting periods	Owner Occupied	BSAO28544	ARF320.8	BSAO19752
ARF_743_0	5.14. Fixed-term housing loan credit outstanding as at the end of the month	Owner Occupied	BSAO28546	ARF320.8	BSAO19753
ARF_743_0	5.1. Fixed-term housing loan credit outstanding at the end of the previous month	Investment Housing	BSAO28519	ARF320.8	BSAO19754

ARF_743_0	5.2. Drawdowns for new loans	Investment Housing	BSAO28521	ARF320.8	BSAO19755
ARF_743_0	5.3. Other drawdowns	Investment Housing	BSAO28523	ARF320.8	
ARF_743_0	5.6. Interest charged	Investment Housing	BSAO28531	ARF320.8	BSAO19756
ARF_743_0	5.7. Scheduled repayments	Investment Housing	BSAO28533	ARF320.8	BSAO19757
ARF_743_0	5.8. Excess repayments due to discharge of loan	Investment Housing	BSAO28535	ARF320.8	BSAO19758
ARF_743_0	5.9. Other excess repayments	Investment Housing	BSAO28537	ARF320.8	BSAO19759
ARF_743_0	5.10. Repayment deficiencies	Investment Housing	BSAO28539	ARF320.8	BSAO19760
ARF_743_0	5.11. Net write-offs	Investment Housing	BSAO28541	ARF320.8	BSAO19761
ARF_743_0	5.13. Other changes to the balance of loan credit outstanding between reporting periods	Investment Housing	BSAO28545	ARF320.8	BSAO19762
ARF_743_0	5.14. Fixed-term housing loan credit outstanding as at the end of the month	Investment Housing	BSAO28547	ARF320.8	BSAO19763

#### 6. Fixed-term housing loans to residents – offset accounts, redraw facilities and excess repayments

EFS From	Description	Property purpose	Item	DB Form	Item
ARF_743_0	6.1. Closing balance of offset accounts	Owner Occupied	BSL22458	ARF320.8	BSAO19776
ARF_743_0	6.2. Number of facilities with offset accounts	Owner Occupied	BSAO28548	ARF320.8	BSAO19793

ARF_743_0	6.3 Available redraw balances	Owner Occupied	BSAO28550	ARF320.8	BSAO19774
ARF_743_0	6.4 Number of facilities with redraw accounts	Owner Occupied	BSAO28552	ARF320.8	BSAO19794
ARF_743_0	6.1. Closing balance of offset accounts	Investment Housing	BSL22459	ARF320.8	BSAO19782
ARF_743_0	6.2. Number of facilities with offset accounts	Investment Housing	BSAO28549	ARF320.8	BSAO19799
ARF_743_0	6.3 Available redraw balances	Investment Housing	BSAO28551	ARF320.8	BSAO19780
ARF_743_0	6.4 Number of facilities with redraw accounts	Investment Housing	BSAO28553	ARF320.8	BSAO19800
ARF_743_0	6.5. Stock of other excess repayments that can be used to meet future scheduled payments	Investment Housing	BSAO28555	ARF320.8	BSAO19750
ARF_743_0	6.6 Value of offset balances, available redraw balances and other excess repayments	Investment Housing	BSAO28557	ARF320.8	BSAO19751